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Date _____

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To: U.S. Dist. Court

From: Pro Se Litigant - 701154887

Name Att. Pro Se Clerk - RWZ

Name Serena Thomas Jackson, Inc - Reit

Company Serena Jackson, Inc

Company Provident Inst. for Sav Inc - Reit

Telephone 617-296-6655/617-223-8061

Telephone 617-296-6655/617-223-8061 - 276 Gail

Fax 617-748-9096

298-5040/1
298-5080 Fed Def Ofc

Comments Refer for "Criminal Prosecution" 05CR11559D-RWZ

U.S. Dept of Housing & Urban Dev / Fraud w/int
Re: Se Halk Franked Savings Bank / Tax Evasion
Re: Hr of 8/29/05. Initiate legal Action, and send Docket# for
Criminal prosecution.



**U.S. Department of Housing and Urban Development
WASHINGTON, D.C. 20410-4500**

*"Fraudulent License"
Non-Payment of Refund
Embezzlement
Fraud w/int
Tax Evasion
* Fraudulent Concealment **

"Acquired 3-12-90"

Ms. Selena Thomas Jackson - *Owner - 04172/04772/04770/00779/01743*
57 Westmore Road
Mattapan, MA 02126

Dear Ms. Jackson:

This is in response to the information you sent to the HUD Office of Inspector General Hotline. We have decided to return your information. The item marked below provides you with the reason why we are taking this action.

XXXXX (1) Information: We are unable to pursue your issues further because the facts and circumstances of your allegations are not specific enough to complete our analysis. Please provide us detailed information such as the subject(s) names, specific physical documents and evidence that support your allegations or the names of potential witnesses so we can determine an appropriate course of action. Provide the additional information by contacting our toll-free number, 1-800-347-3735, or write to us at: **HUD-OIG Hotline (GFI), Room C-120, 400 Virginia Ave., SW, Washington, DC 20024.**

(2) Discrimination: HUD's Office of Fair Housing and Equal Opportunity (FH&EO) is responsible for reviewing allegations of discrimination experienced when purchasing or renting housing. Please contact HUD's Office of Fair Housing and Equal Opportunity toll free at 1-800-669-9777.

(3) Personnel Issues/Grievances: HUD has specific procedures for employees who take issue with personnel-related matters or who believe that they have been subject to workplace discrimination. Please contact your local Human Resources Management office, union representative, or Equal Employment Opportunity (EEO) representative for information pertaining to grievance and unfair labor practice claims, personnel policies and procedures, or for pursuing matters through the EEO processes.

(4) Whistleblower Reprisal: The Office of Special Counsel (OSC) is the independent agency that enforces whistleblower protections. You may contact OSC toll-free at 1-800-872-9855. You may write to OSC at 1730 M Street NW, Suite 300, Washington, DC 20036. *

(5) Legal Issues: It has come to our attention that you are having (or have had) your issues addressed in a legal forum that provides for judicial review. We cannot become involved in issues that are being (or have been) addressed through the legal system.

(6) Other:

We have no jurisdiction to open a case on your behalf because your issue

*Re: HUD Fed Thrift Savings
Homeowner to Fed Savings + MDOR*

Sincerely,

Robert L. Ashworth
Robert L. Ashworth
Hotline Manager
Enclosure(s)
GFI/31

Selena Thomas Jackson, Inc. Re:it President

*U.S. Dept HUD, et al / Hobby, Builders Assoc
Hartford National Corp.
Safelock Franklin Savings Bank
Provident Inst. for Savings*

*Re: Safelock Franklin Savings, Inc / Locke-Ober
SS: 05CV11559-D-RWZ (Criminal 05CR11559D-RWZ)*

Re:

623



15 W. CENTRAL STREET, FRANKLIN, MA 02038

(508) 528-6600
(800) 649-COPY
FAX: (508) 528-8006
www.americanbe.com

(508) 528-6060
(800) 698-1515
FAX: (508) 528-6940

FAX COVER SHEET

Date: 8/24/05

To: U.S. Dept of HUD

Fax Number: 202-708-4829

From: Selena Thomas Jackson, Inc ^{Reit} ⁰⁰⁷⁷⁹ ⁰⁴¹⁷² ⁰⁴⁷⁷² ⁰⁴⁷⁷⁰

Number of pages (including cover): _____

Message:

"I need my license for my property from
the Insp. General for the "Acquisition of 3-12-90
and "Enforcement of Crimes Pending," regarding
Receivership Action 03CV00595-BHC of Boston"
Please notify if a license has been issued
for this property in any regards, due to
fraud of Locke-Ober/04772-000. still pending.

Selena Thomas Jackson
Landlord/Owner

Re: 05CR11559D-RWZ

Selena Thomas Jackson, Inc. - Reit/Provident/SuTrack

10-8842 P.1

U.S. Dept of HUD et al

AMERICAN BUSINESS

Aug. 24. 2005 9:03AM

1073

8/24/05

Re: 57 Westmore Rd, Mattapan, MA 02126-1558/28

Selena Thomas Jackson, Inc-Reit / Provident

Deed# 406503 (Acquired 3-12-90 Wash D.C.)

Cert# 99615
 By 00390 01234 01734 01743 00445
 For 04173 04773 04770 00779 00206
 00138 70175 0015 00518 81741 00051 4351
 00128 70172 01115 01551 04428 00021 00692
 00158 00159
 69724 00129 00217

Tenure: 3.5 years

Purch Date 4/20/90 (Acquired 3-12-90 HUD)

H Tenant: George R. Thomas (Title Transferred 6/85)

Owner: Selena Thomas Jackson, Inc-Reit / Provident (Agent)

Status: C.V. Owner / Oper / Coll. Trans / GAADMP / SA / a pm / Regio

Rep. Agent / Consultant T.A.

Subj: "Foreclosure of Property Assets," due too "Foreclosure notification of City of Boston of 1997," and "Fraudulent Escheatment, and Fraudulent Concealment w/int to Defraud the Owner," and "Tax Evasion, and misappropriation of Funds," due too "Fraudulent mergers by banks," (Firstbank-Malden, Shawmut N. Boston Safe Deposit Co, Bay Bank Boston, FNB B, "Sunbank Franklin Savings Bank," and State Street Bank, HNC-Hartford National Corp.

Report of 8/23/05

One 8/23/05, the "ESE Corp," did come to the

2073

Report of 8/23/05

Re: 57 Westmore Rd, Mattapan, Ma 02126-1553

Case 1:05-cv-11559-RWZ U.S. Dist. Court

Address of 57 Westmore Rd, Mattapan, Ma⁰²¹²⁶⁻¹⁵⁵³
to "do more unauthorized repairs to the
building, which is under "Receivership
#03CV00595, by Court order, "for repair only,"
with the allowance of \$35,500 - to complete
The receiver "Respa Gibbs Barnes," has "proceeded
illegally" to send repair persons to the
building, who have "not shown licenses, and
not given the landlord the written estimate
of cost, and who have "illegally removed
fixed objects to the building," and "gutted the
building unnecessarily," and the "work
write-up did not list," and they have
"removed personal belongings, and office
equipment" of the "landlord Sekera Thomas Jackson
who was residentially occupied, and "threatened
her person," and "are under the presumption
that they own my building, which was Acquired
3-12-90," and "cannot be sold, and has not
been authorized by the owner," for the

3 of 3

Report of 8/23/05

Re: 57 Westmore Rd, Mattapan, Ma 02126-1558/28.
05CB11559A-BWZ

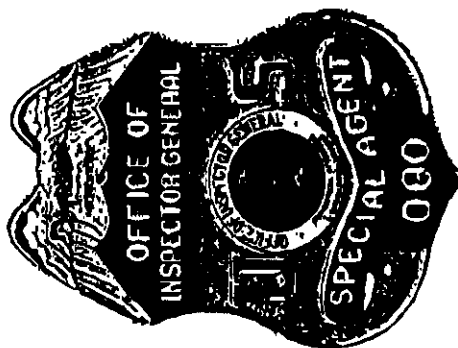
"Receiver Vespa Gibbs Barnes, to 'mortgage or sell, when she can pay for the repairs'."
"She has set up an illegal mortgage scheme to interfere with the life, and livelihood of Selena Jackson," for \$355,000 - which the Landlord Refuses to sign, Enforcement of her criminal actions, and violation of her Deed," are "requested for Vespa Gibbs Barne and City Top. Svc, Silvan Robertson Const. and FSE Corp, and National Roofing Co, Inc, and Star Electric Co, and Hughes Oil Co, Inc who have caused 'Destruction to the building and bodily harm through threats and Gross negligence while repairing,' through 'Scattered debris, without clean up,'"
"Your reply/assistance is urgent!!"

Selena Thomas Jackson, The
Landlord/owner (Signed)
Pro Se litigant

U.S. Department of Housing
and Urban Development



Office of Inspector General



Office of Investigation

Detecting, Preventing, and Reporting FRAUD

Guidelines for Public Housing Authorities
to Take Charge and Make the Difference

Re: 05CV11559D-RWZ (Criminal refer-05CR11559D-RWZ

Selena Thomas Jackson, Inc-Reit/Provident/FNB-BayBank

^{VS}
United States of America
U.S. Dept. of HUD, et al; Mrs. Hobby, Mrs. Gildersleeve
Suffolk Franklin Savings Bank
Locke-Ober Restaurant

PROPERTY ADDRESS

77 Western Road
Kaitiaki, New Zealand

DRY GAGE

Suffolk Franklin Savings Bank
 c/o Eastern States Union Casualty Group
 305 Warren Street
 Amherst, Mass. 01813

ESTIMATED FMA VALUE

(☐ Replacement Cost Jan. 21 3 of 370)
Value (Est. Gt. Cons) . . . 19000
Closing Costs . . . 300
FHA VALUE . . . \$19300

MONTHLY ESTIMATES

Fire Ins.	\$	8
Taxes	\$	96
Maint. & Repairs	\$	20
Misc. & Utilities	\$	35

STATEMENT ISSUED BY (A) (HOUSE OF ASSEMBLY)

DATE THIS COMMITMENT

7

DATE: 1/23/69

2 days

1976

DEFINITION OF APPRAISED VALUE

Federal Housing Commissioner has valued the above identified
as for mortgage purposes, in the amount shown.
is an estimate of the sales price; does not indicate the amount of
does not fix a sales price; does not indicate the amount of the
hears of the property; nor does it indicate the amount of an ar
mortgage that would be approved.
is an estimated total price of a property, excluding payments
closing costs and prepaid expenses such as taxes and insurance.
it assumes the property is held in fee simple without special
assessments.

replacement Cost" is an estimate of the current cost to reproduce property including land, labor, site survey and marketing expense excluding payments for prepaid expense such as taxes and insurance and closing costs.

HA VALUE' is the sum of the estimate for "value" or "replacement cost" and the estimate of closing costs, such as survey,

title evidence, recording fees, etc. Under these sections of the National Housing Act (such as 213 or 220) where the maximum mortgage interest is ~~not to exceed~~ not to exceed the "FHA The low requirement that FHA mortgagees receive a statement or appraisal prior to the sale of the property. If the sales contract has been signed before the mortgagee receives such a statement, the contract must contain, or must be amended to include, the following language:

It is agreed that....the purchaser shall not be obligated to complete the purchase...or to incur any penalty...unless the seller has delivered to the purchaser a written statement setting forth...the value of the property for mortgage insurance purposes not less than \$ 49,000 . The purchaser shall have the privilege of proceeding with...this contract without regard to the amount of the...valuation."

ADVICE TO HOME BUYERS

ADVANCE PAYMENTS--Make extra payments when able. You pay less interest and have your home paid for sooner. Notify the lender in writing at least 30 days before the regular payment date on which you intend to make an advance payment.

DELINQUENT PAYMENTS—Monthly payments are due the first day of each month and should be made on or before that date. The lender may make a late charge up to 2 cents for each dollar in any payment more than 15 days late. If you fall for 30 days without a payment, or perform any other agreement in the mortgage, your lender may foreclose. You could lose your home. If extraordinary circumstances prevent obtaining further mortgage loans, see your lender at once. If you want to sell your home, see your lender at once.

ADJUSTED PREMIUM CHARGE—If you make extra payments in any year of more than 15% of the original mortgage amount, you may have to pay an adjusted premium charge. This charge is 1% of the original mortgage. FHA is authorized to charge a premium of not less than 1/2 of 1% nor more than 1% per year, but has set the premium at 1/4 of 1% assuming it will be paid over the whole mortgage term. When a mortgage is paid off in advance, the premiums collected do not cover FHA cost and an adjusted premium is charged to offset the loss. If this charge were not made, the premium would have to be higher. An adjusted premium is not made if a new FHA mortgage is placed on the property, or if the FHA insurance is in force for 10 years or longer.

TAXES, ASSESSMENTS, AND INSURANCE—Send your lender bills for taxes, special assessments, or fire insurance that come to you. The fire insurance the lender requires you to carry usually covers only the balance of the loan. Check this with your lender. You may wish to take out additional insurance so that if the house is damaged your loan will be covered as well as the lender's. If your home is destroyed by fire, windstorm, or other cause, write your lender at once. Taxes for the coming year can't be known until the bills are received. If they exceed the amount accumulated from your payments, you will be asked to pay the difference. If they are less, the difference will be credited to your account. The same is true of fire insurance. Some States allow homestead or veteran's tax exemptions. Apply for any exemption to which you may be entitled. When it is approved, notify your lender.

CLOSING COSTS - In the heading is FHA's estimate of anticipated closing costs, such as fees for preparation of mortgage instruments, attorneys' fees, title insurance, origination fees and documentary stamp taxes. The estimate does not include charges for such prepay-
ment items as taxes, fire insurance.

BUILDER'S WARRANTY—When FHA approves plans and specifications before construction, the builder is required to warrant that the house conforms to FHA approved plans. This warranty is for 1 year following the date on which title is conveyed to the original buyer or one date on which the house was first occupied, whichever occurs first.

If during the warranty period you notice defects for which you believe the builder is responsible, ask him in writing to correct them. If he fails to do so, notify the FHA housing office in writing. Mention the FHA case number shown in the heading. If inspection shows the need for correction, the owner may request the builder to make corrections. Ideal builders take pride in their work and will make justifiable corrections. They cannot be expected to correct damage caused by ordinary wear and tear or by poor maintenance. Keeping the house in good condition is the owner's responsibility.

OPERATING EXPENSES—In the heading are FHA estimates of monthly costs of taxes, heat and utilities, fire insurance, maintenance and repairs. The estimated figures will probably have to be adjusted when you receive the actual bills. **BEAR IN MIND THAT IN MOST COMMUNITIES TAXES AND OTHER OPERATING COSTS ARE INCREASING.** The estimates should give some idea of what you can expect the costs to be at the beginning. In some areas FHA's estimate of taxes may also include local charges such as sewer charges, garbage collection fees, water rates, etc.

IF YOU SELL—If you sell while the mortgage exists, the buyer may finance several ways. Understand how these arrangements may affect you. Consult your lender.

1. You may sell for all cash and pay off your mortgage. This ends your liability.
2. The buyer can assume the mortgage and pay the difference between the unpaid balance and the selling price in cash. If the FHA and the lender are willing to accept the buyer as a mortgagor, you can be released from further liability. This requires the specific approval of the lender and the FHA.

(EITHER OF THE ABOVE TWO METHODS IS PREFERABLE TO METHOD NUMBER 3.)

3. The buyer can pay the difference in cash and purchase subject to the unpaid mortgage balance. FHA or lender approval is not necessary BUT YOU REMAIN LIABLE FOR THE DEBT. IF THE BUYER DEFAULTS, IT COULD RESULT IN A DEFICIENCY JUDGMENT AND IMPAIR YOUR CREDIT STANDING.

THE COST OF BORROWING

When you borrow to buy a home, you pay interest and other charges which add to your cost. A larger downpayment will result in a smaller mortgage. Borrow as little as you need and repay in the shortest time. If you borrow \$10,000 at 6 1/2% the monthly payment to principal and interest is \$11.20 less for a 30-year mortgage than it would be

The tables show the monthly payments, interest and mortgage insurance for some typical mortgages at 6 1/2%. Taxes and fire insurance are not shown in the tables, although they are included in your monthly payments.

MONTHLY PAYMENTS, PRINCIPAL & INTEREST, MORT. INS. PREMIUM, TOTAL INTEREST & MORT. INS. PREMIUMS PAID @ 6 1/2 %

Term	\$10,000-MORTGAGE				\$15,000-MORTGAGE				\$20,000-MORTGAGE			
	Prin. & Int. Mo. Payt.	Total Interest	Mrg. Ins. Premium Mo. Payt.	Total	Prin. & Int. Mo. Payt.	Total Interest	Mrg. Ins. Premium Mo. Payt.	Total	Prin. & Int. Mo. Payt.	Total Interest	Mrg. Ins. Premium Mo. Payt.	Total
20 Yrs.	\$76.10	\$ 4,231.87	\$4.12	\$409.76	\$114.15	\$12,347.81	\$6.18	\$914.65	\$152.20	\$16,443.74	\$8.24	\$1,219.54
25 "	69.10	10,723.03	4.14	794.30	103.65	16,084.53	6.21	1,191.45	158.20	21,446.06	8.27	1,588.60
30 "	64.90	13,316.86	4.15	986.43	97.35	19,975.29	6.23	1,479.46	129.90	26,632.72	8.29	1,972.87

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AUG-24-2005 9:04AM AMERICAN BUSINESS